

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$9,386	7.34%	\$9,125	\$4,679	51.27%
2	Balboa Ins Co	24813	CA	\$8,989	7.03%	\$7,854	\$5,270	67.10%
3	American States Ins Co	19704	IN	\$7,571	5.92%	\$7,571	\$2,797	36.94%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$6,084	4.76%	\$6,241	\$3,542	56.75%
5	Great West Cas Co	11371	NE	\$4,325	3.38%	\$3,890	\$1,401	36.00%
6	Universal Underwriters Ins Co	41181	KS	\$4,110	3.21%	\$4,045	\$1,386	34.27%
7	Unigard Ins Co	25747	WA	\$3,188	2.49%	\$3,078	\$863	28.04%
8	St Paul Fire & Marine Ins Co	24767	MN	\$2,974	2.32%	\$2,463	\$896	36.36%
9	American Economy Ins Co	19690	IN	\$2,825	2.21%	\$3,162	\$1,075	33.99%
10	Farmers Ins Exch	21652	CA	\$2,572	2.01%	\$2,589	\$1,350	52.12%
11	Northland Ins Co	24015	MN	\$2,386	1.87%	\$2,333	\$924	39.62%
12	American States Preferred Ins Co	37214	IN	\$2,267	1.77%	\$2,042	\$1,098	53.75%
13	Truck Ins Exch	21709	CA	\$2,252	1.76%	\$2,280	\$1,203	52.78%
14	North Pacific Ins Co	23892	OR	\$2,241	1.75%	\$2,439	\$627	25.70%
15	Cornhusker Cas Co	20044	NE	\$2,211	1.73%	\$1,848	\$349	18.87%
16	Cumis Ins Society Inc	10847	WI	\$1,952	1.53%	\$1,778	\$711	40.01%
17	Grange Ins Assn	22101	WA	\$1,781	1.39%	\$1,891	\$818	43.27%
18	Continental Western Ins Co	10804	IA	\$1,674	1.31%	\$1,341	\$506	37.74%
19	State Natl Ins Co Inc	12831	TX	\$1,618	1.27%	\$1,433	\$515	35.92%
20	Empire Fire & Marine Ins Co	21326	NE	\$1,594	1.25%	\$1,483	\$354	23.90%
21	Ohio Cas Ins Co	24074	OH	\$1,554	1.21%	\$1,345	\$423	31.46%
22	Zurich American Ins Co	16535	NY	\$1,548	1.21%	\$1,148	\$252	21.96%
23	Progressive Cas Ins Co	24260	OH	\$1,513	1.18%	\$1,501	\$574	38.21%
24	Allstate Ins Co	19232	IL	\$1,512	1.18%	\$1,555	\$607	39.03%
25	Oregon Automobile Ins Co	23922	OR	\$1,478	1.16%	\$786	\$303	38.52%
26	Interstate Ind Co	22837	IL	\$1,461	1.14%	\$1,943	\$13	0.66%
27	Canal Ins Co	10464	SC	\$1,383	1.08%	\$1,284	\$660	51.41%
28	Allstate Ind Co	19240	IL	\$1,362	1.06%	\$1,310	\$489	37.29%
29	Progressive American Ins Co	24252	FL	\$1,340	1.05%	\$1,194	\$314	26.32%
30	American Cas Co Of Reading PA	20427	PA	\$1,326	1.04%	\$1,351	\$373	27.59%
31	Travelers Ind Co	25658	CT	\$1,157	0.90%	\$1,040	\$369	35.45%
32	Federal Ins Co	20281	IN	\$1,142	0.89%	\$893	\$161	18.04%
33	Sentry Select Ins Co	21180	WI	\$1,126	0.88%	\$919	\$559	60.84%
34	Converium Ins North Amer Inc	22730	NJ	\$1,047	0.82%	\$1,172	(\$402)	(34.27)%
35	MIC Prop & Cas Ins Corp	38601	MI	\$1,029	0.80%	\$785	\$275	35.09%
36	Progressive Northwestern Ins Co	42919	WA	\$1,006	0.79%	\$944	\$378	40.10%
37	Federated Mut Ins Co	13935	MN	\$935	0.73%	\$909	\$320	35.26%
38	Financial Ind Co	19852	CA	\$922	0.72%	\$779	\$304	39.05%
39	Nationwide Mut Ins Co	23787	OH	\$920	0.72%	\$752	\$295	39.20%
40	Cascade Natl Ins Co	10175	WA	\$918	0.72%	\$2,657	\$386	14.52%
All 245 Other Companies				\$31,234	24.42%	\$31,536	\$13,703	43.45%
Totals (Loss Ratio is average)				\$127,912	100.00%	\$124,688	\$50,719	40.68%

(1)Excluding all Loss Adjustment Expenses (LAE)